

FIRST SOUND BANK

	CPP Disbursement Date 12/23/2008	Cert 57799	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$149	\$131	-11.8%		
Loans	\$99	\$78	-20.8%		
Construction & development	\$8	\$1	-86.8%		
Closed-end 1-4 family residential	\$0	\$0			
Home equity	\$4	\$3	-33.2%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0			
Commercial & Industrial	\$27	\$17	-37.0%		
Commercial real estate	\$22	\$18	-15.8%		
Unused commitments	\$19	\$14	-28.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0	-65.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$1	\$0	-100.0%		
Cash & balances due	\$45	\$50	9.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$145	\$126	-13.3%		
Deposits	\$142	\$125	-12.0%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$4	\$6	41.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$6	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	2.8%	4.5%	--		
Tier 1 risk based capital ratio	4.0%	7.7%	--		
Total risk based capital ratio	5.3%	9.0%	--		
Return on equity ¹	112.5%	12.4%	--		
Return on assets ¹	2.7%	0.5%	--		
Net interest margin ¹	3.9%	3.6%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	32.2%	176.2%	--		
Loss provision to net charge-offs (qtr)	-848.5%	-1208.7%	--		
Net charge-offs to average loans and leases ¹	0.1%	0.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	83.0%	0.0%	0.1%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	12.4%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	14.6%	2.4%	0.0%	0.4%	--
Commercial real estate	1.8%	1.5%	0.2%	0.0%	--
Total loans	11.4%	1.4%	0.3%	0.2%	--